

**UNITEDHEALTHCARE INSURANCE  
COMPANY OF NEW YORK  
AARP MEDICARE SUPPLEMENT INSURANCE PLANS**

**New York Required Information  
Why Premium Rates Increase**

Premium rate changes have been requested for the AARP Medicare Supplement Insurance Plans for members residing in the State of New York. The premium rate changes for the Pre-Standardized plans and riders range from 0% to 3.5%. All members with the same plan will receive the same premium rate increase.

These premium rate changes have been requested because the costs of providing benefits have gone up. Benefit costs have gone up because:

- The costs for medical services have gone up
- More medical services have been used by members
- More costly state-of-the-art medical equipment and services have been used by members
- Medicare has increased the deductibles and co-payments that are covered under the plans

The new premium rates will apply to members beginning April 1, 2012.

There are approximately 10,500 members holding these plans in New York.

We work hard to keep premium rates as low as possible for all members.

## New York - Medicare Supplement Plans

Pre-Standardized Medicare Supplement Plans			
Plans Issued In New York		Plans Not Issued In New York	
Plan	2011 Rate*	Proposed 2012 Rate*	% Change
M1/P1/J1	\$ 123.50	\$ 126.25	2.2%
M2/P2/J2	\$ 192.25	\$ 196.75	2.3%
M3/P3/J3 without Rx benefit	\$ 273.75	\$ 280.00	2.3%
M3/P3/J3 with Rx benefit	\$ 309.25	\$ 317.75	2.7%
M4 without Rx benefit	\$ 356.25	\$ 364.50	2.3%
M4 with Rx benefit	\$ 391.75	\$ 402.25	2.7%
M5/P5/J5	\$ 172.00	\$ 176.00	2.3%
M6/P6/J6	\$ 232.75	\$ 238.25	2.4%
M7/P7 without Rx benefit	\$ 338.25	\$ 346.00	2.3%
M7/P7 with Rx benefit	\$ 373.75	\$ 383.75	2.7%
M8/P8	\$ 154.00	\$ 157.50	2.3%
M9/P9	\$ 226.50	\$ 231.75	2.3%
MC/MH/MM/MS	\$ 192.25	\$ 196.75	2.3%
DA/DB	\$ 192.25	\$ 196.75	2.3%
DC/DE/DF	\$ 232.75	\$ 238.25	2.4%
N6/Q6	\$ 195.75	\$ 200.25	2.3%
NA/QA	\$ 120.75	\$ 123.50	2.3%
N3/Q3 Rider without Rx benefit	\$ 78.00	\$ 79.75	2.2%
N3/Q3 Rider with Rx benefit	\$ 113.50	\$ 117.50	3.5%
N7/Q7 Rider without Rx benefit	\$ 142.50	\$ 145.75	2.3%
N7/Q7 Rider with Rx benefit	\$ 178.00	\$ 183.50	3.1%
AD/DP Rider	\$ 4.00	\$ 4.00	0.0%
S1	\$ 123.50	\$ 126.25	2.2%
S2	\$ 192.25	\$ 196.75	2.3%
S3 without Rx benefit	\$ 273.75	\$ 280.00	2.3%
S3 with Rx benefit	\$ 309.25	\$ 317.75	2.7%
S4 without Rx benefit	\$ 356.25	\$ 364.50	2.3%
S4 with Rx benefit	\$ 391.75	\$ 402.25	2.7%
S6	\$ 232.75	\$ 238.25	2.4%
S7 without Rx benefit	\$ 338.25	\$ 346.00	2.3%
S7 with Rx benefit	\$ 373.75	\$ 383.75	2.7%
SA	\$ 154.25	\$ 158.25	2.6%
TA/XA/HA/YA	\$ 154.25	\$ 158.25	2.6%
MA/PA	\$ 154.25	\$ 158.25	2.6%
D6/D7/D8/D9 Riders	\$ 13.75	\$ 14.75	7.3%
AG	\$ 61.25	\$ 63.00	2.9%
W without Rx benefit	\$ 283.00	\$ 290.25	2.6%
W with Rx benefit	\$ 300.50	\$ 309.00	2.8%
X	\$ 221.25	\$ 227.00	2.6%
Y	\$ 116.50	\$ 119.50	2.6%

\*Current and Proposed rates do not include any applicable discounts.